Case 07-13556 Doc 1 (Official Form 1) (04/07)		Entered 07 Page 1 of 9	/28/07 19:58:5	7 Desc Main
	ntes Bankruptcy Co rn District of Illinoi	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Latka, Joseph R		Name of Joint Debtor (Spouse) (Last, First, Middle): Latka, Amy B		
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):	rs		ed by the Joint Debtor in aiden, and trade names)	-
Last four digits of Soc. Sec. No./Complete EIN or oth than one, state all): 7975	ner Tax I.D. No. (if more	Last four digits of S than one, state all):	•	EIN or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State & 905 Armstrong Lane	z Zip Code):	905 Armstrong		t, City, State & Zip Code):
New Lenox, IL	ZIPCODE 60451	New Lenox, IL		ZIPCODE 60451
County of Residence or of the Principal Place of Busi			ce of Business:	
Mailing Address of Debtor (if different from street ac	ldress)	Mailing Address of	Joint Debtor (if differen	t from street address):
Γ	ZIPCODE			ZIPCODE
Location of Principal Assets of Business Debtor (if d	ifferent from street address abo	ove):		
				ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ✓ Stockbroker Nature of Bo (Check one) (Check o		box.)	_	nkruptcy Code Under Which n is Filed (Check one box.) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker Clearing Bank Other Tax-Exempt (Check box, if a Debtor is a tax-exempt of the United S Internal Revenue Code)	pplicable.) organization under tates Code (the		I U.S.C. business debts. ed by an y for a
Filing Fee (Check one box	x)	Check one box:	Chapter 11 D	ebtors:
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. 		Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.		
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for d Debtor estimates that, after any exempt property is no funds available for distribution to unsecured cre Estimated Number of Creditors 1- 50- 100- 200- 1,000- 49 99 199 999 5,000	s excluded and administrative	expenses paid, there v		ACE IS FOR COURT USE ONLY
Estimated Assets	5100,000 to \$1 milli			
	1 million \$100,000 to 51 million			

√ \$0 to

Estimated Liabilities

\$50,000 to \$100,000 \$100,000 to \$1 million \$1 million \$100 million More than \$100 million

(Address of landlord or lessor)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

of the petition.

Case 07-13556

(This page must be completed and filed in every case)

(Official Form 1) (04/07

Voluntary Petition

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Latka, Joseph R & Latka, Amy B

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Name of Debtor(s):

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FORM B1, Page 2

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Desc Main FORM B1, Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Latka, Joseph R & Latka, Amy B

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joseph R Latka

Signature of Debtor

Joseph R Latka

X /s/ Amy B Latka

Signature of Joint Debtor

Amy B Latka

Telephone Number (If not represented by attorney)

July 26, 2007

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Karen Walin

Signature of Attorney for Debtor(s)

Karen Walin 06192832

Printed Name of Attorney for Debtor(s)

Law Office Of Karen Walin

Firm Name

13161 W. 143rd Street, Suite 102

Homer Glen, IL 60491

(708) 645-0710

Telephone Number

July 26, 2007

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Χ

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

Page 4 of 9 Document United States Bankruptcy Court **Northern District of Illinois**

IN RE:		Case No
Latka, Joseph R		Chapter 13
D	ebtor(s)	•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check

one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied motion for determination by the court.]	l by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incap of realizing and making rational decisions with respect to financial responsibilities.);	pable
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort participate in a credit counseling briefing in person, by telephone, or through the Internet.);	rt, to
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10 does not apply in this district.)9(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Joseph R Latka	
· ·	<u>-</u>	

Date: July 26, 2007

Document

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Certificate Number: 03591-ILN-CC-002215376

CERTIFICATE OF COUNSELING

I CERTIFY that on July 18, 2007	, at	11:24	o'clock PM CDT,
Joseph Latka		recei	ved from
Chestnut Health Systems, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide cre	dit counseling in the
Northern District of Illinois	, aı	n individua	l [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and [1]	-	
A debt repayment plan was not prepared	If a d	lebt repaym	ent plan was prepared, a copy of
the debt repayment plan is attached to this	certificat	ie.	
This counseling session was conducted by	internet a	nd telephone	
Date: July 19, 2007	By Name	DAVID D	HILL DDDDJ.O
	Title	PROGRAM	и MANAGER

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Document

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Certificate Number: 03591-ILN-CC-002215375

CERTIFICATE OF COUNSELING

I CERTIFY that on July 18, 2007	, at	11:24	o'clock PM CDT
Amy Latka		receiv	ed from
Chestnut Health Systems, Inc.			
an agency approved pursuant to 11 U.S.C.	. § 111 to	provide cred	it counseling in the
Northern District of Illinois	, ar	ı individual	[or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) and 111.		
A debt repayment plan was not prepared	If a d	ebt repayme	nt plan was prepared, a copy of
the debt repayment plan is attached to this	certificat	e.	
This counseling session was conducted by	y internet a	nd telephone	·
Date: July 19, 2007	Ву		Character Contraction of the con
	Name	DAVID D H	IILL
	Title	PROGRAM	MANAGER

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case 07-13556 Official Form 1, Exhibit D (10/06)

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Document Page 7 of 9 **United States Bankruptcy Court Northern District of Illinois**

IN RE:		Case No.
Latka, Amy B		Chapter 13
•	Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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to stop election activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Checone of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me is performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is no

satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by
motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, t participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Amy B Latka	
_	

Date: July 26, 2007

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Latka, Joseph R 905 Armstrong Lane New Lenox, IL 60451 Document Page 8 of 9 Blatt Hasenbiller Leibsker & Moore For Capital One Bank 125 S Wacker Dr Ste 400 Chicago, IL 60606-4440

Fisher And Shapiro For Select Portfolio Servicing 180 N La Salle St Ste 2316 Chicago, IL 60601

Latka, Amy B 905 Armstrong Lane New Lenox, IL 60451 Blatt Hasenbiller Leibsker & Moore For Centerion Capital Corp 125 S Wacker Dr Ste 400 Chicago, IL 60606-4440 Fnb Marin 370 17th St Ste 5000 Denver, CO 80202

Law Office Of Karen Walin 13161 W. 143rd Street, Suite 102 Homer Glen, IL 60491 Capital One PO Box 85547 Richmond, VA 25285-5547 G E Money Bank Arrow Financial Services 5996 W Toughy Ave Niles, IL 60714

A C M C Physician Services For Malcolm S Gerald & Assoc 332 S Michigan Avenue Ste 600 Chicago, IL 60604 Carson Pirie Scott PO Box 5950 Carol Stream, IL 60197-5959

H S B C C/O Portfolio Recovery Assoc P O Box 12914 Norfolk, VA 23541

A R I PO Box 29632 Phoenix, AZ 85038-9632 Chase BP P O Box 15298 Wilmington, DE 19850 Home Depot P O Box 630308 Irving, TX 75063

American Express PO Box 360001 Ft Lauderdale, FL 33336-0001 Christ Medical Group 701 Lee St Des Plaines, IL 60016 Household & Prince C/O Allied Interstate P O Box 361774 Columbus, OH 43236

Americash Loan 880 Lee St Ste 302 Des Plaines, IL 60016 Chrysler Financial PO Box 2993 Milwaukee, WI 53201-2993 Household/Orchard Bank Midland Credit Management P O Box 939019 San Diego, CA 92193

Asset Acceptance LLC For Providian PO Box 2039 Warren, MI 48090-2039

Donald Burak Esq Four Greenwood Square #220 3325 Street Rd Bensalen, PA 19020 Joseph Mann & Creed 20600 Chagrin Blvd Ste 550 Shaker Heights, OH 44122

Assoc St James Radiologists For Midwestern Audit Services PO Box 1707 Troy, MI 48099-1707 Dr Caadace Gibbone 2449 E Joliet Hwy New Lenox, IL 60451 Lincolnway Med Assoc PO Box 1184 Bedford Park, IL 60499

Assor Radiologists 39069 Treailing Couter Chicago, IL 60694 First USA Bank 10625 Techwoods Cricle Cincinnati, OH 45242 Linebarger Goggan Blair & Simpson 600 17th St 800N Denver, CO 80202 Case 07-13556 Doc 1 Filed 07/28/07 Entered 07/28/07 19:58:57 Desc Main Document Page 9 of 9

Macy's For Feilds & Target PO Box 8066 Mason, OH 45040

Merchants Credit Guide

223 W Jackson Bwd

Chicago, IL 60606

For First USA

Document Silver Cross Hospital 1200 Maple Rd Joliet, IL 60432

Silver Cross Physician C/O Fischer Mangold Joliet 7535 SouthFront Rd Bldg B

Livermore, CA 94550-4201

Midfirst Bank C/O Baker Miller Markoff & Krasny 5th Fl 29 N Wacker Dr Chicago, IL 60606-2854

Videka Dental For Creditors Alliance PO Box 1288 Bloomington, IL 61702-1288

Ocwen P O Box 785058 Orlando, FL 32878-5058 Wolpoff & Abramson 702 King Farm Blvd Rockville, MD 20850

Providian Asset Acceptance P O Box 2036 Warren, MI 48090-2036

Providian/M C M P O Bo 93019 San Diego, CA 92193

Room For Color 1112 7th Avenue Monroe, WI 53566

Sears P O Box 555 Columbus, OH 43216-0555

Select Portfolio Servicing 3815 SW Temple Salt Lake City, UT 84115-4412

Select Portfolio Servicing P O Box 65250 Salt Lake City, UT 84165-0250